



FLOODSMART.GOV

An official site of the National Flood Insurance Program

Are you Eligible for a Preferred Risk Policy (PRP)?

Talk to Your Flood Insurance Agent

DETERMINING YOUR ELIGIBILITY

To determine eligibility for PRP coverage, you and your insurance agent will fill out a simple application together. Use this checklist to ensure that you cover all of the eligibility requirements.

- ☐ **Personal Information:** Your name, address and the address of the property you want to insure (if different from your home address).
- ☐ **Property Information:** Is your property residential, rental, non-residential; one- to four-family; is it a mobile home?
- ☐ **Mortgage Information:** Who is your lender and is flood insurance required to close your loan?
- ☐ **Building Information:** The construction date of your property and its estimated replacement cost.
- ☐ **Coverage Selection:** Select type of coverage – either building and contents or contents only – and level of coverage.
- ☐ **Payment Options:** Select method of payment: check, money order or credit card. If you choose credit card, your card information and signature are required. Payment is due to your agent when the insurance policy is written.
- ☐ **Flood Insurance Claim History:** Discuss whether any flood claims have been made or disaster assistance payments received on your property.
- ☐ **Flood Zone:** The location of your property on the current flood map.